

**Attorney Docket No.: BRWN 20.199A(021180-00055)**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s): Owen H. Brown  
Confirmation No.: 8687  
Serial No.: 10/775,751  
Filed: February 9, 2004  
Title: SELECTIVE ESCROW USING ELECTRONIC FUNDS TRANSFER  
Art Unit: 3691  
Examiner: Bruce I. Ebersman

February 3, 2010

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE PURSUANT TO 37 C.F.R. §1.111**

Sir:

In response to the Non-Final Office Action dated September 1, 2009, Applicant submits the present amendments, and responds as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 7 of this paper.